

REMARKS

Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, 43, and 45-74 are pending with claims 1, 31, and 32 being independent. Claims 1, 31, 32, 50, 52 and 53 have been amended, and claims 60-74 have been added. No new matter has been added.

Independent claims 1, 31, and 32 along with dependent claims 2-9, 11, 13, 14, 32, 34, 35, 39, 42, 43, and 45-59 have been rejected as being anticipated by Ganesan (U.S. Patent No. 6,055,567) in view of Fulton (U.S. Patent No. 6,182,052). Applicant respectfully traverses this rejection.

Claim 1, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account that includes, among other features, “receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being entered by the user of the bank account using an input device, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services” (emphasis added), “storing the personalized transaction identification information in a host data store maintained by a host; ...accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host; ...” (emphasis added), and “providing data for presentation to the user in an aggregated display that includes the online banking transaction information and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services ” (emphasis added). Applicant requests reconsideration and withdrawal of the rejection of claim 1, and its dependent claims 2-9, 11, 13, 14, 34, 35, 39, 45, and 46, because neither Ganesan, Fulton, nor any proper combination of the two describes or suggests (1) receiving personalized information about a transaction to purchase goods or services that identifies the transaction, that is entered by a user of a bank account, and that includes a textual description of at least one of the purchased goods,

the purchased services, the provider of the goods, and the provider of the services; (2) providing data for presentation to a user in an aggregate display that includes online banking information and the textual description; and (3) storing the user-inputted personalized transaction identification information in a host data store maintained by a host that is logically or physically distinct from the recited bank. The personalized transaction identification information inputted by the user and stored in the host data store may include, for example, the text "groceries" which describes the goods purchased as groceries (see Fig. 3A of the application specification).

With respect to features 1 and 2, as stated in the response to the Office Action of August 26, 2005 and in response to the Final Office Action of February 27, 2006, Ganesan describes a distributed data accessing system for bill payment and processing. As acknowledged by the Examiner in the last two Office Actions, Ganesan does not describe or suggest receiving personalized transaction identification information about a transaction, the personalized transaction identification information being entered by a user of a bank account.

Fulton describes a communications network interface that allows interactive access to online services, including online banking services. Fulton describes allowing a user to enter a personalized name to identify a bank account (e.g., "House Account"). See Fig. 4 and col. 6, line 50-53. Entering a name for a bank account, however, does not constitute entry of personalized information about a transaction to purchase goods or services that identifies the transaction, that is entered by a user of a bank account, and that includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services. Rather, the personalized name identifies a bank account, not a transaction. Moreover, as shown in Fig. 7, Fulton describes enabling a user to view a list of past transactions but does not describe or suggest enabling the user to enter personalized transaction information about a transaction in the list that may be used at a later time to identify that transaction.

Fulton also describes allowing a user to request a stop payment. See Fig. 10 and col. 7, lines 51-56. Fulton makes general overtures about the information that may be included in the stop payment request, including a check number, a dollar amount, and a reason, but provides no specific teaching beyond these general overtures of the stop payment request information

including a textual description of at least one of goods, services, a provider of goods, and a provider of services. Moreover, Fulton does not describe or suggest providing data for presentation to a user in an aggregate display that includes online banking information and the recited textual description.

With respect to feature 3, applicant reiterates that Fulton does not describe or suggest this feature for at least the reasons set forth in the response to the Final Office Action of February 27, 2006, hereby incorporated by reference.

For at least these reasons applicant requests reconsideration and withdrawal of the rejection of claim 1 and its dependent claims 2-9, 11, 13, 14, 34, 35, 39, 45, and 46.

Claim 31, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements that includes, among other elements, “receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being specified by a user of the bank account, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services” (emphasis added), “storing the personalized transaction identification information in a data store local to the user; ...accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store; ...” (emphasis added), and “providing data for presentation to the user in an aggregated display that includes the online banking transaction information and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services” (emphasis added). For at least the reasons described above, applicant requests reconsideration and withdrawal of the rejection of claim 31, and its dependent claims 42 and 47.

Claims 32, as amended, recites a method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account that includes, among other elements, “receiving, from a

user of the bank account through an input device, personalized transaction identification information about a transaction to purchase goods between the user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services" (emphasis added) ; "storing the personalized transaction identification information in a data store local to the user input device; ...accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store; ..." (emphasis added), and "providing data for presentation to the user in an aggregated display that includes the online banking transaction information and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services" (emphasis added). For at least the reasons described above, applicant requests reconsideration and withdrawal of the rejection of claim 32, and its dependent claims 43 and 48.

Applicant does not acquiesce to the characterizations of the art. For brevity and to advance prosecution, however, applicant has not addressed all characterizations of the art, but reserves the right to do so in further prosecution of this or a subsequent application.

The fee in the amount of \$1120 in payment for the Request for Continued Examination fee (\$790) and for the Petition for Extension of Time fee (\$330), which represents a two-month extension fee (\$450) minus a one-month extension fee (\$120) previously paid, is being paid concurrently herewith on the Electronic Filing System (EFS) by way of Deposit Account authorization. Please apply any other charges or credits to Deposit Account No. 06-1050.

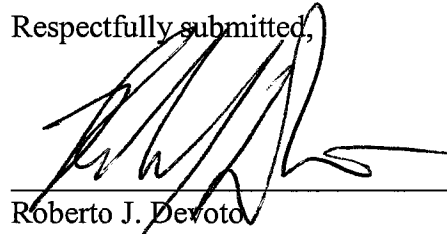
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